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Amendments to the Claims

Claim 1 (Original): A new method for designing group retirement plans for prospective plan sponsors, eliminating the need for a sales representative in retirement plan design, the method comprising:

providing a Web site hosted by at least one computer in communication with a computer network, the Web site having a business logic component for merging a plan sponsor's business needs with retirement plan design;

collecting information from the plan sponsor through the Web site, the information relating to the plan sponsor's business objectives;

analyzing the information using the business logic component; and

generating a retirement plan with plan rules appropriate to the plan sponsor's business objectives.

Claim 2 (Original): The method of claim 1 wherein the computer network is a wide area network.

Claim 3 (Original): The method of claim 1 wherein the computer network is the Internet.

Claim 4 (Original): The method of claim 1 wherein the group retirement plan is a defined contribution retirement plan.

Claim 5 (Original): The method of claim 1 wherein the information relating to the plan sponsor's business objectives includes one or more reasons of the plan sponsor for providing the retirement plan.

Claim 6 (Original): The method of claim 5 wherein the one or more reasons for providing the retirement plan include attracting and retaining employees.

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Claim 7 (Original): The method of claim 1 wherein the information relating to the plan sponsor's business objectives includes an identification of plan participants intended to benefit under the retirement plan.

Claim 8 (Original): The method of claim 1 wherein the information relating to the plan sponsor's business objectives includes participant access to retirement accounts before retirement.

Claim 9 (Original): The method of claim 1 wherein at least one of the plan rules relates to plan participant eligibility.

Claim 10 (Original): The method of claim 1 wherein at least one of the plan rules relates to plan sponsor contribution amounts under the retirement plan.

Claim 11 (Original): The method of claim 1 wherein at least one of the plan rules relates to profit sharing contributions under the retirement plan.

Claim 12 (Original): The method of claim 1 wherein at least one of the plan rules relates to vesting of participant contributions under the retirement plan.

Claim 13 (Original): The method of claim 1 wherein at least one of the plan rules relates to loans offered under the retirement plan.

Claim 14 (Original): The method of claim 1 wherein the plan rules relate to participant eligibility, plan sponsor contribution amounts, vesting of plan sponsor contributions, and loans offered under the retirement plan.

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Claim 15 (Original): The method of claim 1 further comprising the step of presenting to the plan sponsor one or more of the plan rules for review by the plan sponsor.

Claim 16 (Original): The method of claim 15 further comprising the step of facilitating a selection of one or more alternative plan rules by the plan sponsor.

Claim 17 (Original): The method of claim 16 further comprising the step of presenting to the plan sponsor one or more business consequences corresponding to the selection of the one or more alternative plan rules.

Claim 18 (Original): The method of claim 1 further comprising the step of generating an application for a retirement plan contract based upon the plan rules.

Claim 19 (Original): The method of claim 18 further comprising the step of electronically transmitting to the plan sponsor the application.

Claim 20 (Original): The method of claim 19 wherein the application is adapted to be executed and electronically submitted by the plan sponsor to apply for the retirement plan contract.

Claim 21 (Original): The method of claim 18 further comprising the step of generating a service agreement for the retirement plan.

Claim 22 (Original): The method of claim 21 further comprising the step of electronically transmitting to the plan sponsor the service agreement.

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Claim 23 (Original): The method of claim 22 wherein the service agreement is adapted to be executed and electronically submitted by the plan sponsor.

Claim 24 (Original): The method of claim 20 further comprising the steps of generating an adoption of plan document.

Claim 25 (Original): The method of claim 24 further comprising the step of electronically transmitting to the plan sponsor the adoption of plan document.

Claim 26 (Original): The method of claim 25 wherein the adoption of plan document is adapted to be executed and electronically submitted by the plan sponsor.

Claim 27 (Original): The method of claim 1 further comprising the steps collecting information from the plan sponsor relating to the plan sponsor's business and evaluating the information to determine whether the plan sponsor is eligible for the retirement plan design via the Web site.

Claim 28 (Original): The method of claim 5 further comprising the step of facilitating a selection by the plan sponsor of one or more investment options for participants under the defined contribution retirement plan.

Claim 29 (Original): A new method for designing group retirement plans that is driven, at least in part, by the business objectives or goals of a plan sponsor, the method comprising:

collecting information about a prospective plan sponsor from a Web site hosted by at least one computer in communication with a computer network accessible to the prospective plan sponsor;

defining a set of eligibility rules for plan sponsors using the Web site for retirement plan design;

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determining whether the plan sponsor is eligible to apply for a group retirement plan using the Web site based upon the collected information about the employer and the set of eligibility rules;

if the prospective plan sponsor is eligible for a group retirement plan design using the Web site, then performing the following:

collecting information from the plan sponsor relating to the business objectives of the plan sponsor;

defining a set of plan design rules correlating business objectives with retirement plan design,

evaluating the information relating to the business objectives of the plan sponsor using the plan design rules,

generating a plurality of retirement plan rules appropriate to the business objectives of the plan sponsor, and

presenting the retirement plan rules to the plan sponsor using the Web site.

Claim 30 (Original): The method of claim 26 wherein the computer network is the Internet.

Claim 31 (Original): The method of claim 29 wherein the group retirement plan is a defined contribution retirement plan.

Claim 32 (Original): The method of claim 29 wherein the group retirement plan is a defined benefit retirement plan.

Claim 33 (Original): The method of claim 29 wherein the retirement plan is a qualified plan.

Claim 34 (Original): The method of claim 29 wherein the retirement plan is a non-qualified plan.

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Claim 35 (Original): The method of claim 29 wherein the information relating to the business objectives of the plan sponsor includes one or more reasons of the plan sponsor for providing the retirement plan.

Claim 36 (Original): The method of claim 29 wherein the information relating to the business objectives of the plan sponsor includes an identification of participants intended to benefit under the retirement plan.

Claim 37 (Original): The method of claim 29 wherein the information relating to the business objectives of the plan sponsor includes participant access to amount balances prior to retirement.

Claim 38 (Original): The method of claim 29 wherein at least one of the retirement plan rules relates to participant eligibility.

Claim 39 (Original): The method of claim 29 wherein at least one of the retirement plan rules relates to plan sponsor contribution amounts under the retirement plan.

Claim 40 (Original): The method of claim 29 wherein at least one of the retirement plan rules relates to profit sharing contributions under the retirement plan.

Claim 41 (Original): The method of claim 29 wherein at least one of the retirement plan rules relates to vesting of plan sponsor contributions under the retirement plan.

Claim 42 (Original): The method of claim 29 wherein at least one of the plan rules relates to loans or withdrawals offered under the retirement plan.

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Claim 43 (Original): The method of claim 29 wherein if the perspective plan sponsor is eligible to apply for a group retirement plan using the Web site, then further comprising the step of facilitating a selection of one or more alternative plan rules by the plan sponsor.

Claim 44 (Original): The method of claim 43 wherein if the prospective plan sponsor is eligible to apply for a group retirement plan using the Web site, then further comprising the step of presenting to the plan sponsor one or more business consequences corresponding to the selection of the one or more alternative plan rules selected by the plan sponsor.

Claim 45 (Original): The method of claim 44 wherein if the prospective plan sponsor is eligible to apply for a group retirement plan using the Web site, then further comprising the step of generating an application for a retirement plan contract based upon the plan rules approved by the plan sponsor.

Claim 46 (Original): The method of claim 45 wherein if the prospective plan sponsor is eligible to apply for a group retirement plan using the Web site, then further comprising the step of transmitting the application to the plan sponsor via the Web site.

Claim 47 (Original): The method of claim 46 wherein the application is adapted to be electronically submitted by the plan sponsor to apply for the retirement plan contract.

Claim 48 (Original): The method of claim 44 wherein if the prospective plan sponsor is eligible to apply for a group retirement plan using the Web site, then further comprising the step of generating a service agreement for the retirement plan.

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Claim 49 (Original): The method of claim 48 wherein if the prospective plan sponsor is eligible to apply for a group retirement plan using the Web site, then further comprising the step of transmitting the service agreement to the plan sponsor via the Web site.

Claim 50 (Original): The method of claim 49 wherein the service agreement is adapted to be executed and electronically submitted by the plan sponsor.45.

Claim 51 (Original): The method of claim 31 wherein if the prospective plan sponsor is eligible to apply for a group retirement plan using the Web site, then further comprising the step of facilitating a selection by the employer of one or more investment options for participants under the defined contribution retirement plan.

Claim 52 (Original): A first ever Web site system for designing group retirement plans for prospective plan sponsors over a computer network, the Web site system comprising:
a computer in communication with the computer network;
a Web page accessible over the computer network for receiving information about the plan sponsor, the information including one or more business objectives of the plan sponsor; and
software executing on the computer for determining retirement plan rules based, at least in part, upon the one or more business objectives of the plan sponsor.

Claim 53 (Original): The Web site system of claim 52 further comprising software executing on the computer for preparing a first electronic document which is an application to purchase a group retirement plan based upon the retirement plan rules.

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Claim 54 (Original): The Web site system of claim 52 further comprising software executing on the computer for providing the plan sponsor the option of selecting alternative retirement plan rules.

Claim 55 (Original): The Web site system of claim 53 wherein the first electronic document is adapted to be electronically submitted by the plan sponsor.

Claim 56 (Original): The Web site system of claim 52 further comprising software on the computer for determining whether the prospective plan sponsor is eligible to purchase a retirement plan using the Web site system.

Claim 57 (Original): The Web site system of claim 53 further comprising software executing on the computer for preparing a second electronic document which is a service agreement for the retirement plan.

Claim 58 (Original): The Web site system of claim 57 wherein the second electronic document is adapted to be executed and electronically submitted by the plan sponsor.

Claim 59 (Original): A new method for designing group retirement plans for prospective plan sponsors, the method comprising:

providing at least one computer in communication with a computer network;

collecting information from the plan sponsor over the computer network, the information relating to one or more of the plan sponsor's goals for a retirement plan;

providing software on the computer for merging the plan sponsor's one or more goals with retirement plan design;

analyzing the information collected from the plan sponsor using the software; and

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generating a group retirement plan with plan rules consistent with the plan sponsor's one or more goals.

Claim 60 (Original): The method of claim 59 wherein the computer network is accessible to the plan sponsor.

Claim 61 (Original): The method of claim 59 wherein the one or more goals include to attract and retain employees.

Claim 62 (Original): The method of claim 59 wherein the one or more goals include minimizing tax liability.

Claim 63 (Original): The method of claim 59 wherein the one or more goals include benefiting a select group of employees.

Claim 64 (Original): The method of claim 25 further comprising the step of electronically receiving an application fee from the plan sponsor.

Claim 65 (Original): The method of claim 47 further comprising the step of electronically receiving an application fee from the plan sponsor.

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